

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Application No. | : | 10/697,114 | Confirmation No.: | 8439 |
| Filed | : | October 31, 2003 | | |
| Applicant | : | Kight, et al. | | |
| Title : | : | Systems and Methods for Risk Based Determination of a Form For Debiting an Account of a Payer for a Payment Made to a Payee on Behalf of the Payer | | |
| Art Unit | : | 3691 | | |
| Examiner | : | Kelly Scaggs Campen | | |
| Atty Docket No. | : | 23952-0042 | | |
| Customer No. | : | 72386 | | |

DISCLOSURE UNDER 37 C.F.R. § 1.56

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The citation of information below and in the enclosed documents is made pursuant to 37 C.F.R. § 1.56.

Pending U.S. Patent Application No. 10/697,114 is related to the following U.S. patent application numbers:

(1) U.S. Patent Application No. 07/736,071 (Filed 7/25/1991)

- Non-Final Office Action mailed 11/4/1992
- Non-Final Office Action mailed 6/28/1993
- Final Office Action mailed 4/1/1994
- Notice of Allowance mailed 9/16/1994

(2) U.S. Patent Application No. 08/372,620 (Filed 1/13/1995)

- (Continuation of U.S. Patent Application No. 07/736,071)
- Non-Final Office Action mailed 9/4/1996
 - Notice of Allowance mailed 3/31/1998

- (3) U.S. Patent Application No. 09/250,663 (Filed 2/16/1999)
 - (Continuation of U.S. Patent Application No. 08/372,620)
 - Non-Final Office Action mailed 9/29/1999
 - Final Office Action mailed 6/20/2000

- (4) U.S. Patent Application No. 09/250,675 (Filed 2/16/1999)
 - (Continuation of U.S. Patent Application No. 08/372,620)

- (5) U.S. Patent Application No. 09/250,711 (Filed 2/16/1999)
 - (Continuation of U.S. Patent Application No. 08/372,620)
 - Non-Final Office Action mailed 9/29/1999
 - Final Office Action mailed 7/7/2000
 - Advisory Action mailed 9/28/2000
 - Non-Final Office Action mailed 2/27/2001
 - Non-Final Office Action mailed 8/8/2001
 - Final Office Action mailed 10/8/2002
 - Non-Final Office Action mailed 5/23/2003
 - Examiner's Answer to Appeal Brief mailed 2/11/2004

- (6) U.S. Patent Application No. 09/540,011 (Filed 3/31/2000)
 - (Continuation of U.S. Patent Application No. 09/250,675)
 - Non-Final Office Action mailed 7/29/2002
 - Final Office Action mailed 2/12/2003
 - Advisory Action mailed 5/9/2003
 - Advisory Action mailed 10/1/2003
 - Non-Final Office Action mailed 1/2/2004
 - Final Office Action mailed 6/24/2004
 - Advisory Action mailed 11/5/2004

- Examiner's Answer to Appeal Brief mailed 1/27/2005
- Examiner's Answer to Appeal Brief mailed 2/28/2006
- Notice of Allowance mailed 4/12/2007

(7) U.S. Patent Application No. 09/540,900 (Filed 3/31/2000)

(Continuation of U.S. Patent Application No. 09/250,675)

- Non-Final Office Action mailed 2/23/2006
- Non-Final Office Action mailed 9/9/2004
- Final Office Action mailed 3/23/2005
- Non-Final Office Action mailed 6/17/2005
- Final Office Action mailed 2/28/2006
- Non-Final Office Action mailed 8/8/2006
- Final Office Action mailed 5/7/2007

(8) U.S. Patent Application No. 09/540,948 (Filed 3/31/2000)

(Continuation of U.S. Patent Application No. 09/250,675)

- Non-Final Office Action mailed 6/19/2003
- Non-Final Office Action mailed 9/22/2003
- Non-Final Office Action mailed 1/13/2004
- Non-Final Office Action mailed 11/9/2004
- Final Office Action mailed 5/17/2005
- Non-Final Office Action mailed 11/3/2005

(9) U.S. Patent Application No. 09/541,362 (Filed 3/31/2000)

(Continuation of U.S. Patent Application No. 09/250,675)

- Non-Final Office Action mailed 7/30/2002
- Final Office Action mailed 2/12/2003
- Advisory Action mailed 4/28/2003
- Advisory Action mailed 7/31/2003
- Examiner's Answer to Appeal Brief mailed 11/7/2003

- BPAI Decision on Appeal mailed 3/7/2005
- Notice of Allowance mailed 4/19/2005
- Non-Final Office Action mailed 9/20/2005

- (10) U.S. Patent Application No. 09/542,109 (Filed 3/31/2000)
(Continuation of U.S. Patent Application No. 08/372,620)
- Non-Final Office Action mailed 7/29/2002
 - Final Office Action mailed 2/28/2003
 - Advisory Action mailed 6/3/2003
 - Advisory Action mailed 7/15/2003
 - Examiner's Answer to Appeal Brief mailed 11/19/2003
 - BPAI Decision on Appeal mailed 11/30/2004
 - Final Office Action mailed 4/13/05
 - Notice of Allowance mailed 6/23/2005
 - Notice of Allowance mailed 12/27/2005
 - Non-Final Office Action mailed 5/30/2006
 - Notice of Allowance mailed 1/4/2007

- (11) U.S. Patent Application No. 09/877,192 (Filed 6/11/2001)
(Continuation of U.S. Patent Application No. 09/250,675)
- Non-Final Office Action mailed 8/9/2004
 - Non-Final Office Action mailed 4/6/2005
 - Notice of Allowance mailed 11/22/2005
 - Notice of Allowance mailed 5/22/2006

- (12) U.S. Patent Application No. 09/999,903 (Filed 12/26/2001)
(Continuation of U.S. Patent Application No. 09/250,711)

- (13) U.S. Patent Application No. 10/025,897 (Filed 12/26/2001)
(Continuation of U.S. Patent Application No. 09/250,711)
- Non-Final Office Action mailed 12/13/2007
- (14) U.S. Patent Application No. 10/234,181 (Filed 9/5/2002)
(Continuation-in-Part of U.S. Patent Application No. 09/540,011)
- Non-Final Office Action mailed 12/5/2005
- (15) U.S. Patent Application No. 10/697,288 (Filed 10/31/2003)
(Continuation of U.S. Patent Application No. 09/250,711)

These Office Actions, Advisory Opinions, Examiner's Answers to Appeal Briefs, and Notice of Allowances (if any) as well as additional information relating to the prosecution history of these granted and pending patent applications may be accessible through the Patent Application Information Retrieval System (PAIRS) located on the United States Patent and Trademark Office's website.

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Respectfully submitted,



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Date: **January 3, 2008**
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